

Steps to Take After a Flood, Fire, or Other Disaster

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Steps to take after a fire, flood, or other disaster.

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When a disaster damages or destroys your home or neighborhood, everything changes. Whether it's a flood, fire, hurricane, tornado, earthquake, or winter storm, suddenly many things don't work and aren't available -- food, water, electricity, refrigeration, and the ability to drive. You may need to move quickly to obtain food, water, and shelter, avoid unaccustomed dangers, and recover property and financial losses.

The first 24 hours

After making sure that you and those you live with are safely out of harm's way, you should do the following:

- *Make sure everyone is OK.* If anyone is injured, weak, extremely distressed, or has any other unusual symptoms, seek medical help right away.
- *Check up on your neighbors* -- especially disabled persons, children who may have been alone when the disaster struck, and elderly people who may stay inside from fear or disability.
- *If your home has been severely damaged, turn off your gas and electricity if you can safely do so.* It's possible that your power lines and gas lines may have sustained damage also. Let utility crews turn them back on when they determine it's safe.
- *Don't be in any hurry to go back into your home.* There are many risks, from floors or ceilings giving way to live wires to gas leaks. Don't go in if the gas and electricity haven't been turned off, and don't try to turn them back on yourself.
- *Report any downed power lines or broken gas lines right away.*
- *Stay off the roads so emergency workers can move quickly.* And stay out of their way as they work.
- *Keep listening to the radio or TV for news* about what to do, where to go, what places are dangerous (roads with fallen trees, unsafe bridges), and how to contact the local disaster relief services, such as the American Red Cross or the Salvation Army. Relief services can help with such immediate needs as shelter, food, medicine, eyeglasses, and clothing.
- *If there is a fire hydrant near your home, clear away any debris so the fire department has easy access to it.*
- *Notify your employer if you can't get to work because of the disaster.* If you don't have phone service, use a cell phone to stay in touch with work.

- *If there is any damage to your property, contact your insurance agent or company. Ask what steps you need to follow to submit a claim.*

Necessities

- *Water.* A normally active person needs at least two quarts of water each day, and up to twice that much in hot weather. Children, nursing mothers, and ill people need even more.
 - Don't ration water. Drink what you need, and keep looking for more. You can minimize what you need, though, by reducing activity and keeping cool.
 - If the water supply is disrupted, you can use water from your hot-water tank, pipes, ice cube trays, or the reservoir tank of your toilet (but not the bowl). You can also collect rainwater and water from streams, rivers, ponds, lakes, and natural springs. But be sure you boil any water you drink or use for cooking.
 - Don't drink floodwater, which is likely to be contaminated; water from water beds, which has pesticides and other chemicals; or any water that is dark, has an odor, or has any material floating in it.
- *Food.* You'll need to keep your strength up, so eat at least one well-balanced meal each day.
 - If your stove isn't working, you can use a fireplace (if the chimney isn't damaged), candle warmers, chafing dishes, or fondue pots. Charcoal grills and camp stoves should only be used outdoors, and any fire should be outdoors. Even in an open carport, a fire can send sparks into the roof and start a house fire.
 - Canned food doesn't need to be heated, but if you want to heat food in the can, be sure to open the can and take off the paper label first.
 - If you are without power and refrigeration, first use up perishable food from the refrigerator, then from the freezer. Open the refrigerator or freezer door only when absolutely necessary, as that lets in heat.
- *Shelter.* The American Red Cross and other volunteer agencies set up shelters for people whose homes are destroyed or too dangerous to stay in. The Federal Emergency Management Agency (FEMA) can provide housing assistance if your home was damaged or destroyed. Call 800-462-9029 (TTY/TDD: 800-462-7585).
- *Locating and contacting family members.* The American Red Cross maintains a database to help people find family members after a disaster. Your family members in other cities can call their local chapters, but should not call the chapter in the disaster area.

Cautions

- *Electrical lines.* Don't turn the electricity back on after a flood if the system was flooded or if you smell gas. Don't handle electrical equipment in wet areas. Avoid

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puddles and other standing water -- you could get a shock from underground or downed power lines. Assume all wires on the ground are dangerous, including cable TV lines. If you have a generator, be sure to use the proper size and type of power cord; never run cords under rugs or carpets, and never connect the generator to another power source.

- *Natural gas, propane, gasoline, and other flammables.* Don't turn the gas back on after a flood. Let the utility crews handle it. Use a flashlight, never matches or candles. Beware of leaking gas lines and propane containers, gasoline that has leaked from vehicles, and lighter fluid or paint thinner that has spilled.
- *Carbon monoxide.* Using fuel-burning devices (such as kerosene lamps, wood stoves, fireplaces, gas-powered pumps, and generators) for indoor cooking, heat, or light can be very dangerous. The carbon monoxide these devices give off is invisible and odorless, but can be deadly. Provide plenty of ventilation and watch for symptoms of carbon monoxide poisoning: mild headaches that persist or get worse, shortness of breath, irritability, poor judgment, memory loss, or rapid fatigue. Never try to heat your house with a gas stove. Never burn charcoal in the house or garage.
- *Floodwater.* Stay out of floodwater, as it can be surprisingly powerful. Water only six inches deep can sweep you off your feet. Floodwater is highly contaminated. Don't eat or drink anything the floodwater has touched -- throw it out.
- *Unsafe buildings, roads, bridges, and sidewalks.* Stay on the ground, as structures that are still standing may fall in on you or collapse under you. Floods can erode roads and sidewalks.
- *Exposure.* Watch for symptoms of frostbite -- numbness and loss of color in the toes, fingers, nose, or ear lobes -- and hypothermia, when body temperature drops dangerously low. Get medical help immediately. Warm the person gently and wrap him in blankets, but don't rub the hands, arms, or legs, and don't try to warm him up with coffee, tea, or alcohol. These can actually do more harm than good.
- *Animals.* Disease-carrying animals and poisonous snakes may also find themselves homeless. Avoid putting your hands or feet under debris where an animal may be hiding and wear boots and long, heavy pants when clearing out debris.
- *The return of the disaster.* Listen to radio or TV reports to be alerted if a storm, hurricane, or flood is likely to strike again.
- *Fraud and crime.* Unfortunately, disasters can bring out looters and con artists. Be careful, and keep an eye out for elderly neighbors who may be easily conned. Be wary of people who offer to help if you don't know them and they aren't part of an identifiable organization, especially if they offer to come into your home. If your house is looted, notify the police immediately. You may need that police report to file an insurance claim.

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- *Keep an eye on children at all times.* Aside from all the dangers listed above, dangerous items in your house, such as cleansers, medications, or sharp knives, may have been knocked out of their usual places and could get into children's hands.

Where to get help

- *There are local, national, and government organizations that offer help during emergencies and disasters:*
 - the American Red Cross -- contact your local chapter
 - the Federal Emergency Management Agency (FEMA) -- FEMA's helpline number is 800-525-0321
 - the Small Business Administration (SBA) -- check for the number in your local directory
 - the Salvation Army -- check for the number in your local directory
- *A Disaster Recovery Center may be established in or near the community affected by the disaster.* There you can meet with representatives of federal, state, local, and volunteer agencies.
- *Local churches, service organizations (such as the Kiwanis Club, Lions, or Knights of Columbus), large local employers, and local newspapers and banks may offer help.*

Recovering important records and documents

- *Move quickly to replace important documents that were lost or destroyed* -- your driver's license, auto registration, bank books, insurance policies, health insurance cards, credit cards, titles to deeds, stocks and bonds, wills, and other important documents.
- *Do what you can to reconstruct lost financial records.* Banks, credit card companies, and utilities may be able to provide you with some back statements. The IRS can provide previous federal tax returns. Information on the hard drive of a damaged computer may still be recoverable.

Preparing the way for financial recovery

- *Start saving receipts for all your expenses, or at least keeping a record of them.* These will help both in filing an insurance claim and in claiming losses when you file your income tax return.
- *Make lists, as soon as possible, of all property that was damaged or destroyed.* These will prove useful for your own purposes, and essential for filing insurance claims or seeking financial assistance. Document as much of the damage as you can with photographs or a videotape. Include as much of the following information as you can for each item:
 - brand name, description, model, year, ID number

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- the place and the date or year you bought it, and the price
- any documentation such as a sales slip, canceled check, warranty, or correspondence with the manufacturer or retailer
- description of the damage and what caused it. For example, a sofa may have been soaked by a flood, or by water sprayed over it by firemen putting out a fire, or by water pipes that burst due to a fire.
- any photographs that show the item before and after it was damaged

Do your best to recall everything that's missing. Go over photos you have taken inside your home, and ask friends and family if they have any. Draw floor plans of each room to help you remember what items were there. You can also jog your memory by walking down the aisles of department stores, looking through shopping catalogues, and scanning the classified ads in the newspaper.

- *Let utility companies know if they should stop billing to your home because it has been destroyed or you can't live in it.*
- *Get in touch with creditors right away.* Most will be willing to help you get through this situation, especially if many people have been affected.

If you are insured

Your homeowner's policy will probably cover much of your loss, but keep in mind that policies vary. Your policy may cover these and other expenses: damage to your home, including rental units; loss of personal possessions; your living expenses if your house is unlivable due to damage; and rental payments that you cannot collect due to damage.

Here are the steps you will need to take in filing a claim:

- *Contact your insurance company right away.* If possible, have your policy numbers ready when you call. Find out how they want to process your claim. They may have special procedures set up if many people were affected by one disaster. Follow up your call with a letter, and keep a copy.
- *If your home is uninhabitable, find out if your insurance company will pay for living expenses.* If so, ask if this will reduce the amount you ultimately receive for damages.
- *Begin salvaging.* Don't wait for the agent or claims adjuster, but do take photos. Keep damaged materials as proof of loss.
- *File your claim.* Do it as quickly as possible, as claims are generally handled in the order received. File a claim even if you are not specifically covered for this type of disaster, as you may be covered for secondary effects, such as the fire and water damage that often result from an earthquake.

- *Make it easy for the insurance company personnel to find you and your property.* Leave phone numbers where claims adjusters can reach you.
- *Work with claims adjusters.* Provide them with your list of damages, and note if the list isn't complete. Take notes on all conversations with the adjuster, and write follow-up letters to the company to confirm what was said. Find out what your neighbors' adjusters are saying, but keep in mind that your policies may differ.
- *Consider bringing in additional or independent adjusters* if you are not satisfied with your insurance company's damage estimates. But remember that these measures will delay settlement and cost you extra money.
- *Settle the claim,* but don't be in too big a hurry to do so, and don't accept settlement checks as final. You may need to file additional claims later, for example, if your house is looted.

If you are not insured

Loans and grants may be available from FEMA and the Small Business Administration (SBA). FEMA and SBA are the main organizations that help uninsured and underinsured homeowners and renters when a federal disaster has been declared. FEMA makes grants and SBA offers loans. Relief aid is also available from your local city or county government, private lenders, American Red Cross disaster relief, and other volunteer organizations. Watch TV or read the newspaper for announcements of available aid, such as the following:

- *Red Cross assistance* for immediate repairs and living expenses when no other immediate assistance is available.
- *Small Business Administration loans* for rehabilitation of homes and small businesses. Interest rates are moderate.
- *Commercial and Federal land bank loans* with moderately low interest rates, for repairs and improvements.
- *Long-term loans from insurance companies,* at relatively high interest rates, for repair and improvements.

Unemployment, tax relief, and legal assistance

- *Unemployment benefits.* If you lose your job due to a disaster and are not eligible for regular Unemployment Insurance compensation, you can apply for Disaster Unemployment Assistance. Call 800-462-9029 (TTY/TDD: 800-462-7585) or your local unemployment office.
- *Tax relief.* You may be eligible for significant tax deductions or refunds. The rules are complicated, so it's a good idea to work with a tax adviser or other qualified professional.

- *Legal aid.* Low-income people can receive free legal counseling from local members of the American Bar Association Young Lawyers Division. Call 312-988-5522.

Repairing and rebuilding your home

- *If you have to leave your home, let the local police know it will be unoccupied.* You may want to secure your home to avoid vandalism or looting by boarding up the windows.
- *Let others know where you will be if you have to leave your home.* Let your family and friends, insurance company, mortgage company, employer, post office, delivery services, fire and police departments, utility companies, and your children's schools know where you will be.
- *If it's safe to go back in your home, try to collect necessities and important papers --* insurance information, medication, eyeglasses, hearing aids, and valuables such as credit cards, bank books, cash, and jewelry. You may want to save important documents from your computer onto diskettes (if the power is on and it won't take too long).
- *Salvage what you can.* Professional fire and water damage restoration businesses can help, but check with your insurance company to see who'll be paying for these services. Don't throw away damaged goods until you've made a complete inventory. If you need to get rid of something that's dangerous or in the way, make a record of it.
- *Make necessary immediate repairs.* To prevent further damage, you may need to patch the roof, board up windows, or tear down a damaged chimney. The Red Cross and other volunteer organizations may be able to help you obtain materials or provide volunteers to help with the work.
- *Find a reputable contractor.* Get several estimates, compare notes with neighbors, and check the credentials of any contractors you are considering. Get contracts in writing and make sure repairs will be done according to local building codes.
- *Rebuild.* Don't pay more than 20 percent down. You can then pay periodically as the work progresses. Don't make your final payment until the job is done and you are satisfied with it. Don't sign over an insurance settlement check to a contractor.

The importance of maintaining routines

When so much of your everyday life has been disrupted, it is especially helpful to maintain as much of a normal routine as possible. This is worth some extra effort, because maintaining order and routines helps you deal more effectively with all the work of recovering from a disaster.

- *Make sure your child gets to school (if it's open) and keeps up with homework.*

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- *Have meals together as a family.*
- *Find time to be together.* Watch a TV show together, listen to a favorite radio program, do the daily crossword puzzle, or get together with friends.
- *List important jobs and chores, get them done, and then check them off your list.*

As you return to familiar routines, you'll start to feel that life is returning to normal once again.

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